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Gazette Opinion: A healthy story for Montana kids

Once upon a time, getting into Montana's Children's Health Insurance Plan meant plowing through a pile of paperwork and waiting for months to have eligible children put on the plan.

All that has changed. The paperwork has gotten much easier. The 2005 Legislature expanded the plan with an infusion of state tobacco-tax dollars, so there's no waiting list. CHIP has room for 2,000 more Montana children.

Montanans are more likely than other Americans to be without health insurance. That includes many children, especially in rural communities. While CHIP now covers 11,900 Montana children, the Montana Department of Public Health and Human Services estimates that as many as 15,000 others have no insurance even though they would meet CHIP guidelines.

Even with that potential pool of applicants and 2,000 slots available, people familiar with the program don't expect a sudden flood of applications. Why? Because CHIP is designed to help out lower-income families who don't qualify for other government programs.

"It's for working people who just don't think they qualify for anything," said Mike Cooney, a state senator from Helena who also is director of Healthy Mothers, Healthy Babies. That children's advocacy group has been using private grants since Montana CHIP's inception several years ago to get the word out to eligible families. But the grant has been reduced in recent years and will end later this year.

So the state needs to step up its outreach. Gov. Brian Schweitzer and his wife, Nancy, have already taped a television ad encouraging people to sign up their kids for the plan, which is provided at no cost or very low cost, depending on family income.

Expanding CHIP is the right thing to do. It's good for Montana's children. It's also good public policy. Spending money to give children a healthy start saves more-expensive future medical costs and gives Montana youngsters a better chance of being healthy for life. And the federal government pays the bulk of CHIP costs.

The history of CHIP has been one of need outstripping state funds. State leaders have been cautious about promoting CHIP when it had a waiting list and further funding was uncertain. Schweitzer and the 2005 Legislature started writing a happier chapter. Let's make sure that the word gets out to parents. No Montana children should go without insurance simply because their parents don't know about CHIP.